



HOME EQUITY LINE OF CREDIT AGREEMENT

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$133,000.00	08-14-2008	08-14-2035				99365	

References in the boxes above are for our use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "****" has been omitted due to text length limitations.

Borrower: CHRISTIAN E DORSEY
RACHAEL J FELDMAN
1009 S COLUMBUS ST
ARLINGTON, VA 22204

Lender: PNC Bank, National Association
Consumer Loan Center
2730 Liberty Avenue
Pittsburgh, PA 15222

CREDIT LIMIT: \$133,000.00

DATE OF AGREEMENT: August 14, 2008

Introduction. This Home Equity Line of Credit Agreement ("Agreement") governs your line of credit (the "Credit Line" or the "Credit Line Account") issued through PNC Bank, National Association. In this Agreement, the words "Borrower," "you," "your," and "Applicant" mean each and every person who signs this Agreement, including all Borrowers named above. The words "we," "us," "our," and "Lender" mean PNC Bank, National Association. You agree to the following terms and conditions:

Promise to Pay. You promise to pay PNC Bank, National Association, or order, the total of all credit advances and **FINANCE CHARGES**, together with all costs and expenses for which you are responsible under this Agreement or under the "Deed of Trust" which secures your Credit Line. You will pay your Credit Line according to the payment terms set forth below. If there is more than one Borrower, each is jointly and severally liable on this Agreement. This means we can require any Borrower to pay all amounts due under this Agreement, including credit advances made to any Borrower. Each Borrower authorizes any other Borrower, on his or her signature alone, to cancel the Credit Line, to request and receive credit advances, and to do all other things necessary to carry out the terms of this Agreement. We can release any Borrower from responsibility under this Agreement, and the others will remain responsible.

Term. The term of your Credit Line will begin as of the date of this Agreement ("Opening Date") and will continue until August 14, 2035 ("Maturity Date"). All indebtedness under this Agreement, if not already paid pursuant to the payment provisions below, will be due and payable upon maturity. The initial advance on your Credit Line Account, in the amount of \$133,000.00, will be made on the Opening Date to be applied toward the purchase of the property securing your Credit Line Account. The period in which advances may be made on your Credit Line Account (the "Draw Period") begins on the Opening Date and will continue as follows: The draw period will end on the last day of the monthly billing cycle in which the seventh anniversary of the opening of this account occurs. Except for your initial advance, your ability to obtain additional advances will begin following the expiration of your right to cancel. After the Draw Period ends, the repayment period will begin and you will no longer be able to obtain credit advances. The length of the repayment period is as follows: The repayment period will begin with the first billing cycle following the end of the Draw Period and will continue until you pay in full all amounts owing under this Agreement ("Repayment Period"). The length of the Repayment Period will depend on the balance in this account at the end of the first billing cycle in the Repayment Period, the amount of your Minimum Payment and the Annual Percentage Rate(s) which apply. You agree that we may renew or extend the period during which you may obtain credit advances or make payments. You further agree that we may renew or extend your Credit Line Account.

Minimum Payment. Initially, during the Draw Period, your "Regular Payment" will equal the greater of (1) the sum of your accrued **FINANCE CHARGES**, credit insurance premiums, if any; and Annual and other fees, if applicable (but not including Late Charges, if any) which have accrued during the billing cycle; or (2) \$25.00 ("First Payment Stream"). You will make up to 84 of these payments. Your payments will be due monthly.

Thereafter, during the Repayment Period and until the account is paid in full, your "Regular Payment" will equal the greater of (1) the sum of your accrued **FINANCE CHARGES**, credit insurance premiums, if any; and Annual and other fees, if applicable (but not including Late Charges, if any) which have accrued during the billing cycle, plus 1/240th of the principal balance at the end of the first billing cycle in the Repayment Period; or (2) \$25.00 ("Second Payment Stream"). Your payments will be due monthly.

Your "Minimum Payment" will be the Regular Payment, plus any amounts past due and all other charges. An increase in the **ANNUAL PERCENTAGE RATE** may increase the amount of your Regular Payment.

You agree to pay not less than the Minimum Payment on or before the due date indicated on your periodic billing statement. If you have selected to have the payment automatically deducted from your checking account, this will occur on or before the payment due date each month.

How Your Payments Are Applied. Unless otherwise agreed or required by applicable law, payments and other credits will be applied to (1) all billed finance charges; (2) credit insurance premiums, if any; (3) late charges, if any; (4) annual fee, if any; (5) other fees; (6) amounts incurred to protect the security of the mortgage; (7) principal and (8) unbilled finance charges; and any remaining unapplied payment will be treated as a prepayment.

Minimum Payment after Termination. If this Credit Line Account is terminated during the Draw Period in accordance with the "Termination and Acceleration" provision of the section on "Lender's Rights", for the purposes of calculating the Regular Payment, the billing cycle in which the termination occurs shall be considered to be a cycle during the Draw Period, all subsequent cycles shall be considered cycles during the Repayment Period, and the Regular Payment shall be calculated as set forth above for the "Second Payment Stream". If this Account is terminated during the Repayment Period, the cycle in which the termination occurs and all subsequent cycles shall be considered to be cycles during the Repayment Period, and the Regular Payment will be calculated as set forth above for the "Second Payment Stream". After termination, the Regular Payment shall be calculated in accordance with this paragraph unless we exercise our rights under the "Termination and Acceleration" provision of the section on "Lender's Rights".

Receipt of Payments. All payments must be made by a check, money order, or other instrument in U.S. dollars and must be received by us at the remittance address shown on your periodic billing statement. Payments received at that address prior to 11:00 AM Eastern Time on any business day will be credited to your Credit Line as of the date received. If we receive payments at other locations, such payments will be credited promptly to your Credit Line, but crediting may be delayed for up to two (2) days after receipt.

Credit Limit. This Agreement covers a revolving line of credit for the principal amount of One Hundred Thirty-three Thousand & 00/100 Dollars (\$133,000.00), which will be your "Credit Limit" under this Agreement. During the Draw Period we will honor your request for credit advances subject to the section below on Lender's Rights. You may borrow against the Credit Line, repay any portion of the amount borrowed, and re-borrow up to the amount of the Credit Limit. Your Credit Limit is the maximum amount you may have outstanding at any one time. You agree not to attempt, request, or obtain a credit advance that will make your Credit Line Account balance exceed your Credit Limit. Your Credit Limit will not be increased should you overdraw your Credit Line Account. If you exceed your Credit Limit, you agree to repay immediately the amount by which your Credit Line Account exceeds your Credit Limit, even if we have not yet billed you. Any credit advances in excess of your Credit Limit will not be secured by the Deed of Trust covering your principal dwelling.

Charges to your Credit Line. We may charge your Credit Line to pay other fees and costs that you are obligated to pay under this Agreement, the Deed of Trust or any other document related to your Credit Line. In addition, we may charge your Credit Line for funds required for continuing insurance coverage as described in the paragraph titled "Insurance" below or as described in the Deed of Trust for this transaction. We may also, at our option, charge your Credit Line to pay any costs or expenses to protect or perfect our security interest in your principal dwelling. These costs or expenses include, without limitation, payments to cure defaults under any existing liens on your principal dwelling. If you do not pay your property taxes, we may charge your Credit Line and pay the delinquent taxes. Any amount so charged to your Credit Line will be a credit advance and will decrease the funds available, if any, under the Credit Line. However, we have no obligation to provide any of the credit advances referred to in this paragraph.

Credit Advances. After the Effective Disbursement Date of this Agreement, you may obtain credit advances under your Credit Line as follows:

Credit Line Checks. Writing a preprinted "Credit Line Check" that we will supply to you.

Overdrafts. Writing a check on your designated checking account with us in excess of the available collected balance in the account.

Other Methods. By using other methods we may permit from time to time, Notwithstanding the previous section, overdraft protection is not available for all accounts.

If there is more than one person authorized to use this Credit Line Account, you agree not to give us conflicting instructions, such as one Borrower telling us not to give advances to the other.

Limitations on the Use of Checks. We reserve the right not to honor Credit Line Checks in the following circumstances:

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Credit Limit Violation. Your Credit Limit has been or would be exceeded by paying the Credit Line Check.

Post-dated Checks. Your Credit Line Check is post-dated. If a post-dated Credit Line Check is paid and as a result any other check is returned or not paid, we are not responsible.

Stolen Checks. Your Credit Line Checks have been reported lost or stolen.

Unauthorized Signatures. Your Credit Line Check is not signed by an "Authorized Signer" as defined below.

Termination or Suspension. Your Credit Line has been terminated or suspended as provided in this Agreement or could be if we paid the Credit Line Check.

Other Restriction. Less Than Minimum. Your credit line check is less than the minimum amount required by this agreement or you are in violation of any other transaction requirement or would be if we paid the check.

If we pay any Credit Line Check under these conditions, you must repay us, subject to applicable laws, for the amount of the Credit Line Check. The Credit Line Check itself will be evidence of your debt to us together with this Agreement. Our liability, if any, for wrongful dishonor of a check is limited to your actual damages. Dishonor for any reason as provided in this Agreement is not wrongful dishonor. We may choose not to return Credit Line Checks along with your periodic billing statements; however, your use of each Credit Line Check will be reflected on your periodic statement as a credit advance. We do not "certify" Credit Line Checks drawn on your Credit Line.

Transaction Requirements. The following transaction limitations will apply to the use of your Credit Line:

Credit Line Credit Line Check and Other Methods Limitations. The following transaction limitations will apply to your Credit Line and the writing of Credit Line Checks and accessing by other methods.

Minimum Advance Amount. The minimum amount of any credit advance that can be made on your Credit Line is \$100.00. This means any Credit Line Check must be written for at least the minimum advance amount.

Overdraft Limitations. The following transaction limitations will apply to your Credit Line and writing a check in excess of your checking account balance.

Other Transaction Requirements. If you have elected Overdraft Protection in connection with this Credit Line Account, we will make a deposit to the checking account you have designated whenever you withdraw from that checking account, either by writing a check from the checking account or in some other way, more money than the balance in the checking account. The amount which we will deposit will be the amount by which your withdrawal exceeds the balance in the checking account, rounded up to the next whole \$1.00. However, the amount which we will deposit will not be less than \$50.00. We will charge the amount of the deposit as a loan from this Credit Line Account. We do not have to make a deposit to the checking account if a deposit will cause the balance on this Credit Line Account to exceed the maximum credit or would violate the terms of this Agreement. Checking account checks which are returned will be subject to our regular overdraft charges.

Other Limitations. You may not have both overdraft protection and Automatic Payments deducted from your checking account.

Limitation on All Access Devices. You may not use any access device, whether described above or added in the future, for any illegal or unlawful transaction, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness. Notwithstanding the foregoing, we may collect on any debt arising out of any illegal or unlawful transaction.

Authorized Signers. The words "Authorized Signer" on Credit Line Checks as used in this Agreement mean and include each person who (a) signs the application for this Credit Line, (b) signs this Agreement, or (c) has executed a separate signature authorization card for the Credit Line Account.

Lost Credit Line Checks. If you lose your Credit Line Checks or if someone is using them without your permission, you agree to let us know immediately. The fastest way to notify us is by calling us at (888) 762-2265. You also can notify us at our address shown at the beginning of this Agreement.

Future Credit Line Services. Your application for this Credit Line also serves as a request to receive any new services (such as access devices) which may be available at some future time as one of our services in connection with this Credit Line. You understand that this request is voluntary and that you may refuse any of these new services at the time they are offered. You further understand that the terms and conditions of this Agreement will govern any transactions made pursuant to any of these new services.

Collateral. You acknowledge this Agreement is secured by the following collateral described in the security instrument listed herein: a Credit Line Deed of Trust to a trustee in favor of us on real property located in ARLINGTON County, Commonwealth of Virginia. The Real Property or its address is commonly known as 1009 S COLUMBUS ST, ARLINGTON, VA 22204.

Insurance. You must obtain insurance on the Property securing this Agreement that is reasonably satisfactory to us. You may obtain property insurance through any company of your choice that is reasonably satisfactory to us. You have the option of providing any insurance required under this Agreement through an existing policy or a policy independently obtained and paid for by you, subject to our right, for reasonable cause before credit is extended, to decline any insurance provided by you. Subject to applicable law, if you fail to obtain or maintain insurance as required in the Deed of Trust, we may purchase insurance to protect our own interest, add the premium to your balance, pursue any other remedies available to us, or do any one or more of these things.

Right of Setoff. To the extent permitted by applicable law, we reserve a right of setoff in all your accounts with us (whether checking, savings, or some other account), including without limitation, all accounts you may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. You authorize us, to the extent permitted by applicable law, to charge or setoff all sums owing on this Agreement against any and all such accounts.

Periodic Statements. If you have a balance owing on your Credit Line Account or have any account activity, we will send you a periodic statement. It will show, among other things, credit advances, **FINANCE CHARGES**, other charges, payments made, other credits, your "Previous Balance," and your "New Balance." Your statement also will identify the Minimum Payment you must make for that billing period and the date it is due.

When FINANCE CHARGES Begin to Accrue. Periodic **FINANCE CHARGES** for credit advances under your Credit Line will begin to accrue on the date credit advances are posted to your Credit Line. There is no "free ride period" which would allow you to avoid a **FINANCE CHARGE** on your Credit Line credit advances.

Method Used to Determine the Balance on Which the FINANCE CHARGE Will Be Computed. A daily **FINANCE CHARGE** will be imposed on all credit advances made under your Credit Line imposed from the date of each credit advance based on the "Average Daily Balance" (including current transactions) in this account during the billing cycle. To get the Average Daily Balance we take the beginning balance of your Credit Line Account each day and add any new advances posted that day; and subtract any payments, credits, Late Charges, Annual Fees, other charges and unpaid Finance Charges. This gives us a daily balance. Then we add up all the daily balances for the billing cycle and divide by the total number of days in the billing cycle. The result is the Average Daily Balance.

Method of Determining the Amount of FINANCE CHARGE. Any **FINANCE CHARGE** is determined by applying the "Periodic Rate" to the balance described herein. This is your **FINANCE CHARGE** calculated by applying a Periodic Rate.

Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE. We will determine the Periodic Rate and the corresponding **ANNUAL PERCENTAGE RATE** as follows. We start with an independent index which is the Prime rate as published in the Wall Street Journal. When a range of rates has been published, the higher of the rates will be used (the "Index"). For any billing cycle, we will use the Index value for the last day of the preceding calendar month which is reported. To determine the Periodic Rate that will apply to your First Payment Stream, we add a margin to the value of the Index, then divide the value by the number of days in a year (daily). To obtain the **ANNUAL PERCENTAGE RATE** we multiply the Periodic Rate by the number of days in a year (daily). This result is the **ANNUAL PERCENTAGE RATE** for your First Payment Stream. To determine the Periodic Rate that will apply to your Second Payment Stream, we add a margin to the value of the Index, then divide the value by the number of days in a year (daily). To obtain the **ANNUAL PERCENTAGE RATE** we multiply the Periodic Rate by the number of days in a year (daily). This result is the **ANNUAL PERCENTAGE RATE** for your Second Payment Stream. The **ANNUAL PERCENTAGE RATE** includes only interest and no other costs.

The Periodic Rate and the corresponding **ANNUAL PERCENTAGE RATE** on your Credit Line will increase or decrease as the Index increases or decreases from time to time. Any increase in the Periodic Rate will take the form of higher payment amounts. Adjustments to the Periodic Rate and the corresponding **ANNUAL PERCENTAGE RATE** resulting from changes in the Index will take effect monthly. In no event will the corresponding **ANNUAL PERCENTAGE RATE** be more than the lesser of 18.000% or the maximum rate allowed by applicable law. Today the Index is 5.000% per annum, and therefore the initial Periodic Rate and the corresponding **ANNUAL PERCENTAGE RATE** on your Credit Line are as stated below:SSSS3

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Current Rates for the First Payment Stream

Range of Balance or Conditions	Margin Added to Index	ANNUAL PERCENTAGE RATE	Daily Periodic Rate
All Balances	0.250 %	5.250 %	0.01438 %

Current Rates for the Second Payment Stream

Range of Balance or Conditions	Margin Added to Index	ANNUAL PERCENTAGE RATE	Daily Periodic Rate
All Balances	0.250 %	5.250 %	0.01438 %

Notwithstanding any other provision of this Agreement, we will not charge interest on any undisbursed loan proceeds.

Conditions Under Which Other Charges May Be Imposed. You agree to pay all the other fees and charges related to your Credit Line as set forth below:

Annual Fee. A nonrefundable Annual Fee of \$30.00 will be charged to your Credit Line at the following time: The Annual Fee will be charged to your Credit Line Account on the first day of each billing cycle immediately following each anniversary of the account during the Draw Period. The Annual Fee will not be charged during the first year of the Draw Period.

Early Account Closure Fee. If the maximum Credit Limit on this Account is more than \$50,000 and you pay the balance in full and close this Account within three years of the date of this Agreement which appears at the top of page one, we will charge you an Early Account Closure Fee of \$350.00. If Lender imposes an Early Account Closure Fee as authorized by this section, Lender may require that the Early Account Closure Fee be paid before Lender satisfies the Mortgage/Deed of Trust of record.

Returned Items. You may be charged \$25.00 if you pay your Credit Line obligations with a check, draft, or other item that is dishonored for any reason, unless applicable law requires a lower charge or prohibits any charge.

Late Charge. If a payment is 16 days or more late, Borrower will be charged 10.000% of the regular scheduled payment or \$20.00, whichever is greater.

Other Charges. Your Credit Line Account may be charged the following other charges: **Returned Line of Credit Check Fee.** We will charge you a fee for each check written on this account which is properly dishonored by us for any reason. The amount of this other charge is: \$25.00.

Overlimit Charge. Your Credit Line Account may be charged \$25.00 if you cause your Credit Line Account to go over your Credit Limit. This includes writing a Credit Line Check in excess of your available balance.

Lender's Rights. Under this Agreement, we have the following rights:

Termination and Acceleration. We can terminate your Credit Line Account and require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if any of the following happen: (1) You commit fraud or make a material misrepresentation at any time in connection with this Credit Agreement. This can include, for example, a false statement about your income, assets, liabilities, or any other aspects of your financial condition. (2) You do not meet the repayment terms of this Credit Agreement. (3) Your action or inaction adversely affects the collateral for the plan or our rights in the collateral. This can include, for example, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of title or sale of the dwelling, creation of a senior lien on the dwelling without our permission, foreclosure by the holder of another lien, or the use of funds or the dwelling for prohibited purposes.

Suspension or Reduction. In addition to any other rights we may have, we can suspend additional extensions of credit or reduce your Credit Limit during any period in which any of the following are in effect:

(1) The value of your property declines significantly below the property's appraised value for purposes of this Credit Line Account. We may from time to time obtain appraisals of the property at our expense. If we prohibit additional extensions of credit or reduce the amount of your credit limit because of a significant decline in the value of the Property, and the value of the Property subsequently increases, you may provide us with a written request to remove the restrictions, which request shall be accompanied by an appraisal of the Property obtained by you at your expense. For the purpose of this section, an appraisal shall be defined as a certified appraisal by a licensed or certified real estate appraiser, as required by law or regulation, who regularly, in the course of business, makes appraisals of comparable residential real estate in the geographic area where the Property is located.

(2) We reasonably believe that you will be unable to fulfill your payment obligations under your Credit Line Account due to a material change in your financial circumstances.

(3) You are in default under any material obligations of this Credit Line Account. We consider all of your obligations to be material. Categories of material obligations include the events described above under Termination and Acceleration, obligations to pay fees and charges, obligations and limitations on the receipt of credit advances, obligations concerning maintenance or use of the property or proceeds, obligations to pay and perform the terms of any other deed of trust, mortgage or lease of the property, obligations to notify us and to provide documents or information to us (such as updated financial information), obligations to comply with applicable laws (such as zoning restrictions), and obligations of any comaker. No default will occur until we mail or deliver a notice of default to you, so you can restore your right to credit advances.

(4) We are precluded by government action from imposing the ANNUAL PERCENTAGE RATE provided for under this Agreement.

(5) The priority of our security interest is adversely affected by government action to the extent that the value of the security interest is less than one hundred twenty percent (120%) of the Credit Limit.

(6) We have been notified by governmental authority that continued advances may constitute an unsafe and unsound business practice.

Change in Terms. We may make changes to the terms of this Agreement if you agree to the change in writing at that time, if the change will unequivocally benefit you throughout the remainder of your Credit Line Account, or if the change is insignificant (such as changes relating to our data processing systems). If the Index is no longer available, we will choose a new Index and margin. The new Index will have an historical movement substantially similar to the original Index, and the new Index and margin will result in an ANNUAL PERCENTAGE RATE that is substantially similar to the rate in effect at the time the original index becomes unavailable. We may prohibit additional extensions of credit or reduce your Credit Limit during any period in which the maximum ANNUAL PERCENTAGE RATE under your Credit Line Account is reached.

Collection Costs. Subject to any limits under applicable law, upon default, you agree to pay our attorneys' fees and all of our other collection expenses, whether or not there is a lawsuit, including legal expenses for bankruptcy proceedings.

Access Devices. If your Credit Line is suspended or terminated, you must immediately return to us all Credit Line Checks and any other access devices. Any use of Credit Line Checks or other access devices following suspension or termination may be considered fraudulent. You will also remain liable for any further use of Credit Line Checks or other Credit Line access devices not returned to us.

Delay in Enforcement. We may delay or waive the enforcement of any of our rights under this Agreement without losing that right or any other right. If we delay or waive any of our rights, we may enforce that right at any time in the future without advance notice. For example, not terminating your account for non-payment will not be a waiver of our right to terminate your account in the future if you have not paid.

Cancellation by you. If you cancel your right to credit advances under this Agreement, you must notify us and return all Credit Line Checks and any other access devices to us. Despite cancellation, your obligations under this Agreement will remain in full force and effect until you have paid us all amounts due under this Agreement.

Prepayment. You may prepay all or any amount owing under this Credit Line at any time without penalty, except that we may charge you an Early Account Closure Fee, as stated above, and we will be entitled to receive all accrued FINANCE CHARGES, and other charges, if any. Payments in excess of your Minimum Payment will not relieve you of your obligation to continue to make your Minimum Payments. Instead, they will reduce the principal balance owed on the Credit Line. You agree not to send us payments marked "paid in full", "without recourse", or similar language. If you send such a payment, we may accept it without losing any of our rights under this Agreement, and you will remain obligated to pay any further amount owed to us. All written communications concerning disputed amounts, including any check or other

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payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: PNC Bank, National Association, Central Customer Assistance (P5-PLC-01-E), 2730 Liberty Avenue Pittsburgh, PA 15222.

Notices. All notices will be sent to your address as shown in this Agreement. Notices will be mailed to you at a different address if you give us written notice of a different address. You agree to advise us promptly if you change your mailing address.

Transfer or Assignment. Without prior notice or approval from you, we reserve the right to sell or transfer your Credit Line Account and our rights and obligations under this Agreement to another lender, entity, or person, and to assign our rights under the Deed of Trust. Your rights under this Agreement belong to you only and may not be transferred or assigned. Your obligations, however, are binding on your heirs and legal representatives. Upon any such sale or transfer, we will have no further obligation to provide you with credit advances or to perform any other obligation under this Agreement.

Tax Consequences. You understand that neither we, nor any of our employees or agents, make any representation or warranty whatsoever concerning the tax consequences of your establishing and using your Credit Line, including the deductibility of interest, and that neither we nor our employees or agents will be liable in the event interest on your Credit Line is not deductible. You should consult your own tax advisor for guidance on this subject.

Homestead Waiver. You, to the extent permitted by law, hereby waive your homestead exemption with respect to all property subject to any security interest or lien granted to secure this loan.

Agreements about the Property. You agree:

- (a) That if the Property is part of a condominium or planned unit development, to comply with all by-laws, regulations or restrictions of record.
- (b) To permit our agents to inspect the Property from time to time, after reasonable notice.

Promises. You agree not to commit fraud or material misrepresentation in connection with this account. You also agree not to act or fail to act if such action or failure adversely affects our security for this account or our rights in that security. You agree to give us a Mortgage/Deed of Trust on the Property, which is in the proper form so that it can be recorded in the office of the Recorder of Deeds in the county where the Property is located. You agree to fully cooperate with us to correct any clerical errors and, if we reasonably ask you, to sign a corrective Mortgage/Deed of Trust or a new Mortgage/Deed of Trust if the original is lost, destroyed, damaged, contains errors, or for any reason cannot be recorded.

Remedies Cumulative. If any circumstance exists which would permit us to temporarily prohibit further extensions of credit under your Credit Line Account or reduce your Credit Limit or terminate your Credit Line Account and accelerate the balance:

- (a) we may take such action at any time during which such circumstance continues to exist; and
- (b) our remedies under this Agreement shall be cumulative and not alternative.

Security Interest Charges. You agree to pay any recording, filing, satisfaction and encumbrance fees and any documentary, recording or other taxes which may be charged. The charges are to repay Lender for the fees and taxes paid to public officials to protect, continue or release any security interest given in the Security Instrument.

Waiver. You waive all defenses based on suretyship and impairment of collateral or security.

Waiver by Lender. If you have made or make in the future another loan agreement with Lender, Lender may obtain a security interest in your principal dwelling or the principal dwelling of someone else to secure that other loan agreement. That security agreement may provide that the principal dwelling secures not only that other loan agreement but also all other loan agreements of yours with Lender. Lender waives (gives up) any right to claim a security interest in the principal dwelling of any person to secure this Agreement unless the security interest is specifically given to secure this Agreement.

Subordination Fee. Unless prohibited by applicable law, we will charge you a fee of \$100.00 each time you request and we agree to subordinate our lien position to that of another creditor.

Notify Us of Inaccurate Information We Report To Consumer Reporting Agencies. Please notify Lender if Lender reports any inaccurate information about Borrower's account(s) to a consumer reporting agency. The written notice describing the specific inaccuracy(ies) should be sent to Lender at the following address: PNC Bank, National Association, Consumer Loan Center, P.O. Box 3180, Pittsburgh, PA 15230-3180.

Credit Available for New Loans. In calculating the principal balance for the purpose of determining the maximum amount of credit that is available for new loans, we may delay crediting payments for a reasonable time for checks and other payment methods to be collected from the drawee (to clear).

Governing Law. This Agreement has been accepted by Lender in Pennsylvania and all loans shall be extended by Lender to Borrower in Pennsylvania. Regardless of the state of Borrower's residence or the place to which Borrower submitted an application, Borrower agrees that the provisions of this Agreement relating to interest, charges and fees shall be governed by and construed in accordance with federal law and, as made applicable by federal law, Pennsylvania law. Unless preempted by federal law, other substantive terms and provisions shall be governed by and construed in accordance with the laws of Pennsylvania; procedural matters relating to the enforcement of the obligations stated in this Agreement and relating to the granting, perfection and enforcement of the security interest shall be governed by the laws of the state where enforcement, granting or perfection takes place.

Credit Information and Related Matters. You agree that, upon our request, you will provide us with a current financial statement, a new credit application, or both, on forms provided by us. You also agree we may obtain credit reports on you at any time, at our sole option and expense, for any reason, including but not limited to, determining whether there has been an adverse change in your financial condition. If the collateral securing this obligation is real property, we may require a new appraisal of that real property at any time, including an internal inspection, at our sole option and expense. You authorize us to treat information about you and your accounts in the manner described in our Consumer Information Privacy Principles, as they may be amended from time to time.

Caption Headings. Caption headings in this Agreement are for convenience purposes only and are not to be used to interpret or define the provisions of this Agreement.

Interpretation. You agree that this Agreement, together with the Deed of Trust, is the best evidence of your agreements with us. If we go to court for any reason, we can use a copy, filmed or electronic, of any periodic statement, this Agreement, the Deed of Trust or any other document to prove what you owe us or that a transaction has taken place. The copy, microfilm, microfiche, or optical image will have the same validity as the original. You agree that, except to the extent you can show there is a billing error, your most current periodic statement is the best evidence of your obligation to pay.

Severability. If a court finds that any provision of this Agreement is not valid or should not be enforced, that fact by itself will not mean that the rest of this Agreement will not be valid or enforced. Therefore, a court will enforce the rest of the provisions of this Agreement even if a provision of this Agreement may be found to be invalid or unenforceable.

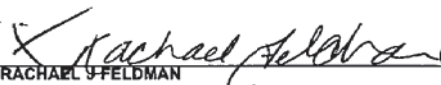
Acknowledgment. You understand and agree to the terms and conditions in this Agreement. By signing this Agreement, you acknowledge that you have read this Agreement. You also acknowledge receipt of a completed copy of this Agreement, including the Fair Credit Billing Notice and the early home equity line of credit application disclosure, in addition to the handbook entitled "What you should know about Home Equity Lines of Credit," given with the application.

This Agreement is dated August 14, 2008.

THIS AGREEMENT IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS AGREEMENT IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

BORROWER:

X  (Seal)
CHRISTIANE E DORSEY

X  (Seal)
RACHAEL J FELDMAN

BILLING ERROR RIGHTS**YOUR BILLING RIGHTS****KEEP THIS NOTICE FOR FUTURE USE**

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify us in case of errors or questions about your bill.

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at

Central Customer Assistance
Consumer Loan Center (P5-PCLC-01-E)
2730 Liberty Avenue
Pittsburgh, PA 15222

or at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than sixty (60) days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

Your name and account number.

The dollar amount of the suspected error.

Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three (3) business days before the automatic payment is scheduled to occur.

Your rights and our responsibilities after we receive your written notice.

We must acknowledge your letter within thirty (30) days, unless we have corrected the error by then. Within ninety (90) days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your Credit Limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date on which it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten (10) days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.